



THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

FRANCISCO et al.

Atty. Ref.: 3734-4; Confirmation No.

Appl. No. 09/431,616

TC/A.U. 3621

Filed: November 2, 1999

Examiner: Reagan, James A.

For: **SYSTEM AND METHOD FOR CAUSING MULTIPLE PARTIES TO BE PAID FROM A
SINGLE CREDIT CARD TRANSACTION**

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April 4, 2005

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO OFFICE ACTION

Responsive to the Official Action dated October 4, 2004 (for which petition is hereby made for a three month extension of time), a terminal disclaimer has been filed to place this application in condition for allowance.

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